

**State of Michigan  
Department of Labor & Economic Growth  
Office of Financial and Insurance Services**

**Enforcement Actions  
January – March 2005**

<b>Name and Location</b>	<b>Enforcement Case No.</b>	<b>Type of License or Registration</b>	<b>Action Taken</b>	<b>Date of Action</b>	<b>Reason for Action</b>	<b>Type of Closure</b>	<b>Date Closed</b>	<b>Fines and Other Penalties</b>
Apple Consumer Credit Counseling Plantation, FL	05-2965	Debt Management	Proposed Settlement Agreement	12-07-04	MCL 451.411 Failure to Respond	Stipulation and Consent	12-07-04	Cease & Desist
Auten Group, The Bruce & Susan Auten Birmingham, MI	98-164	Insurance	Notice of Opportunity to Show Compliance	7-24-98	MCL 500.1207(2) Failure to use reasonable accounting methods	Consent Order	03-07-05	License Cancelled
Aviation Insurance Agency, Inc. Dewitt, MI	04-2816	Insurance	Notice of Opportunity to Show Compliance	6-25-04	MCL 500.1207(i) Fiduciary Violation	Stipulation and Consent	01-18-05	\$4,000 Civil Penalty
Banker's Title corp. Livonia, MI	04-2550	Insurance	Notice of Opportunity to Show Compliance	04-22-04	MCL 1207(1) Fiduciary Violation; MCL 1239(h) Fraudulent, Dishonest Behavior.	Final Order	01-24-05	\$3,000 Civil Penalty; \$103.254 Restitution; Revocation
Barclay Mortgage Financial Services, LLC Oak Park, MI	04-2819	Mortgage	Notice of Opportunity to Show Compliance	09-07-04	MBLSA 2(4), 22(a) Unlicensed Activity; 21(1) Failure to maintain books; 23(1) Overcharging;	Consent Order	03-15-05	\$3,000 Civil Penalty
CBCA Administrators Inc. Fort Worth, TX	04-2959	Insurance	Proposed Action for Settlement Agreement	12-04-04	MCL 500.249(a) Agent Failure to respond	Settlement Agreement	01-13-05	\$500 Market Conduct Fee
CMS Mortgage Group, Inc. Southfield, MI	04-2873	Mortgage	Notice of Opportunity to Show Compliance	12-15-04	MCL 445.1671(1) Failure to maintain books; MCL 445.1652(1) Conducted business under a name other than that which is registered	Consent Order	02-23-05	\$1,000 Civil Fine
Direct Lending, Inc. Livonia, MI	05-2987	Mortgage	Stipulation	02-28-05	MBSLA 2(1) Unlicensed Activity; 2(3) receiving compensation from other than employer	Consent Order	02-28-05	\$500 Civil Penalty

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Direct Mortgage, LLC Davison, MI	04-2808	Mortgage	Notice of Opportunity to Show Compliance	10-18-04	MBLSA 2(4) Unlicensed Agent Activity; 22(a) Direct payment of unearned fees.	Consent Order	03-03-05	\$3,000 Civil Fine
Dystra, Lisa Hopkins, MI	04-2559	Insurance	Notice of Opportunity to show Compliance	08-02-04	MCL 500.1207(1) Fiduciary Violation; MCL 500.1239(1)(h) Fraudulent/Dishonest Practice; 500.1238(1)(d) Improper/Misappropriation of money	Consent Order	03-16-05	Cease & Desist; \$56,064.01 Restitution; Revocation
First Title Corporation Detroit, MI	04-2764	Insurance	Notice of Opportunity to Show Compliance	09-01-04	MCL 500.249(a) Agent Failure to Respond;	Final Order	01-24-05	Revocation; \$500 Market Conduct Fee
Golden Dental Plans, Inc. Warren, MI	05-2877	Insurance	Notice of Opportunity to Show Compliance	10-13-04	MCL 500.1341(3) Failure to Notify Commissioner of Transaction; MCL 500.438(5) Failure to Reply; MCL 500.1201a Unlicensed Activity; MCL 500.1208a Unappointed Agent	Consent Order	02-22-05	Cease & Desist; \$1,000 Civil Penalty
Hall's Mortgage, Inc. Southfield, MI	03-2276	Mortgage	Notice of Opportunity to Show Compliance	05-24-04	MBLSA 2(1) Un-established Relationship w/ Loan Officers; 21(2) Failure to Maintain Files; MCL 445.1672	Consent Order	03-14-05	Revocation
Hoare, James G. Clifford, MI	04-2762	Insurance	Notice of Opportunity to Show Compliance	09-28-04	MCL 500.249(a) Agent Failure to Respond	Final Order	01-07-05	Revocation
Hoppens, Germaine M. Northville, MI	04-2799	Insurance	Notice of Opportunity to Show Compliance & Inquiry	10-12-04	MCL 500.249(a) Agent Failure to Respond	Final Order	02-24-05	Revocation

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Imperial Mortgage Corp. Sterling Heights, MI	04-2813	Mortgage	Notice of Opportunity to Show Compliance	09-08-04	MCL 445.1672, 445.1652(1)(a) and (4) Engaging in Unlicensed Activity; MCL 445.1672(b) Fraud, Deceit; MCL 445.1673(1) Charging Excess Fees; MCL 445.1672(a) Failure to Conduct Business in Accord w/ Law.	Consent Order	01-31-05	\$1,500 Civil Penalty
JTD Financial Ltd. Grand Blanc, MI	04-2807	Mortgage	Notice of Opportunity to Show Compliance	10-18-04	MBSLA 2(4) and 22(a) Engaging in Unlicensed Activities; MBSLA 5 Failure to Maintain Adequate Net Worth; MBSLA 21(1) Failure to Maintain Books, Accts, Records of Business; MBSLA 21(2) Failure to Maintain Documents	Consent Order	01-27-05	\$2,000 Civil Fine
Metro One Lending, Inc. Southfield, MI	05-2988	Mortgage	Cease and Desist	01-18-05	MCL 445.1679 Unlicensed Activity	Cease & Desist	03-07-05	Final Cease & Desist Order
Moore Capital Funding LLC Detroit, MI	04-2872	Mortgage	Cease and Desist	11-03-04	MCL 445.1679 Unlicensed Activity	Final Cease & Desist	01-21-05	Cease & Desist, \$3,500 Restitution
Professional Concepts Ins. Admin., Inc. Ann Arbor, MI	04-2920	Insurance	Notice of Opportunity to Show Compliance	10-04-04	MCLA 500.1207(1) Fiduciary Violation; MCL 500.1239(1)(h) Fraud/Dishonest Practices	Consent Order	03-03-05	\$25,000 Civil Fine
Raikes, Kelly Roseville, MI	04-2982	Mortgage	Stipulation	10-28-04	MCL 445.1651 Sections 2(1) and 2(3) Doing Business w/o License & Receiving Compensation	Consent Order	01-31-05	Cease & Desist; \$1,000 Civil Penalty

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RBMG, Inc. Columbia, SC	04-2674	Mortgage	Notice of Opportunity to Show Compliance	10-6-04	MCL 445.1672 Failure to furnish information	Final Order	03-21-05	\$1,500 Civil Penalty
Shaw, Doris M. Edmore, MI	04-2740	Securities	Cease & Desist Order	01-07-05	MCL 451.601 Offered/Sold Securities w/o being registered	Final Order to Cease & Desist	02-15-05	Cease & Desist
Stedman, Jay M. Grandville, MI	03-2151	Insurance	Notice of Opportunity to Show Compliance	12-01-03	MCL 500.1239(h) Fraudulent Practices; MCL 500.1207(1) Fiduciary Violation	Final Order	02-24-05	Revocation, \$1787.42 Restitution, \$1,500 Civil Penalty
Symes, Robert Sterling Heights, MI	04-2801	Insurance	Notice of Opportunity to Show Compliance	09-08-04	MCL 500.249(a) Agent Failure to Respond	Final Order	02-01-05	Revocation
Ultimed HMO of Michigan, Inc. Detroit, MI	04-2878	Insurance	Notice of Opportunity to Show Compliance	11-03-04	MCL 500.1324 Failure to Register w/ Commissioner	Consent Order	02-25-05	Cease & Desist, \$50,000 Civil Penalty
United Home Mortgage Corp. Des Plaines, IL	02-816	Mortgage	Notice of Intent to Revoke	3-24-02	MCL 445.1671 Failure to File Annual Report	Consent Order	03-16-05	Cease and Desist
White, John Michael Dewitt, MI	04-2816	Insurance	Notice of Opportunity to show compliance	06-24-04	MCL 500.1207(1) Fiduciary Violation; MCL 500.1239(h) Conduct Unbecoming an Agent	Consent Order	01-18-05	Revocation
Winborn, Brian Southfield, MI	03-1870	Insurance	Order Referring Notice of Intent to Issue Order of Prohibition for Hearing	09-08-04	MCL 445.1672 Fraud	Final Order	02-24-05	Cease & Desist